

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (including County and Zip Code)	Co-Buyer Name and Address (including County and Zip Code)	Creditor-Seller (Name and Address)
VICKY J HAZLE 1328 WASHINGTON DR CHICKASHA, OK 73018	DONNIE HAZLE JR 1328 WASHINGTON DR CHICKASHA, OK 73018	JOHNSONS OF CHICKASHA, INC. 3121 S 4TH ST PO BOX 498 CHICKASHA, OK 73023

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit. You agree to pay the Creditor - Seller (sometimes "you" or "us" in this contract) the amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased Personal, business or household, unless otherwise indicated below
N	2011	RAM 1500	8	3D7J81ET4BG631457	<input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES					
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL PAYMENTS	TOTAL SALE PRICE	
The cost of your credit as a yearly rate.	The dealer will charge you for credit provided to you or on your behalf.	The amount of credit provided to you or on your behalf.	The total amount you will have paid after you have made all payments as scheduled.	The total price of the vehicle, including your down payment.	\$ 26,549.88

Your Payment Schedule Will Be:		
Number of Payments	Amount of Payment	When Payments Are Due
72	\$ 325.63	Monthly Payments 12/22/2011 Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 23.00 or 1.5% of the part of the payment that is late, whichever is greater.

Prepayment. If you pay off your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information. See this contract for more information including information about non-payment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (including \$ 0.00 for excise tax)	\$ 26,549.88
2. Total Downpayment	\$ 0.00
Trade-in 2010 Dodge Charger Model	N/A
Gross Trade-In Allowance	\$ 1,173.00
Less Pay Off Made By Seller	\$ 1,173.00
Equals Net Trade-In	\$ 42,886.80
- Cash	\$ N/A
+ Other Rebate	\$ N/A
[If total downpayment is negative, enter "0" and see below]	\$ N/A
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 26,549.88
4. Other Charges including Amounts Paid to Others on Your Behalf: (Seller may keep part of these amounts)	
A. Cost of General Credit Insurance Paid to Insurance Company or Company	\$ N/A
B. Life	\$ N/A
Disability	\$ N/A
C. Vendor's Single Interest Insurance Paid to Insurance Company	\$ N/A
D. Other Optional Insurance Paid to Insurance Company or Company	\$ N/A
E. Option to Buyout Contract	\$ N/A
F. Option to Buyout Contract	\$ N/A
G. Government License and/or Registration Fees	\$ N/A
H. Government Certificate of Title Fees	\$ N/A
I. Other Charges (Seller must identify who is paid and description)	\$ N/A
J. Prior Credit or Lease Balance	\$ 2,808.88
K. Payment of Taxes	\$ N/A
L. Payment of Insurance	\$ N/A
M. Payment of Options	\$ N/A
N. Payment of Leases	\$ N/A
O. Payment of Prepaid Expenses	\$ N/A
P. Payment of Security Deposit	\$ N/A
Q. Payment of Other	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 2,808.88
5. Amount Financed (3 + 4 - 5)	\$ 26,549.88

I VOLUNTARILY SIGN THIS INSURANCE (VI) insurance. If the preceding box is checked the Creditor requires VI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, V.I. insurance is for the Creditor's sole protection). This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VI insurance is obtained. If you want to purchase VI insurance through the Creditor, the cost of this insurance is \$ 42,886.80 and is also shown in Item 4 of the Itemization of Amount Financed. The coverage is for the initial term of the option. Any insurer issuing VI insurance waives its right to subrogation on the policy.

OPTION: You pay no finance charge if the amount financed, item 5, is paid in full ten or before _____. N/A _____ Year. N/A BELLER'S INITIALS _____

OPTIONAL GAP CONTRACT A gap contract (gap cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charges. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term _____ N/A _____ Month _____ N/A _____ Name of Gap Company _____

I want to buy a gap contract.

Buyer Signs X

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the only agreement between us and us relating to this contract. Any changes to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X *Vicky Hale* Co-Buyer Signs X *Donnies Hale* Co-Buyer Signs X *Donnies Hale* If any part of this contract is not valid, all other parts will stand. We may delay or refuse from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X *Vicky Hale* Date _____ Co-Buyer Signs X *Donnies Hale* Date _____ Co-Buyers and Other Owners — A co-owner is a person who is responsible for paying the entire debt. An other owner is a person whose name is not on the title to the vehicle but does not have the right to make payments on the vehicle. Please attach a copy of the title to us in this contract.

Other owner signs here X *V. Hale* At & V. FINANCIAL ADDRESS _____ Seller signs _____ Date _____ by *Connie Rutherford* Date _____

Seller and Other Owners of Johnsons Of Chickasha, Inc. (Assignee) _____ (Assignee) under the terms of Seller's agreement(s) with Assignee

Assigned with Goodwill Assigned without Recourse Assigned with Limited Recourse

Seller _____ by *Connie Rutherford* Date _____

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ORIGINAL LENDER

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment, with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. Your right to refinance a balloon payment. A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family or household use, you have the right to refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. Security Interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it.
 - All money or goods received (proceeds) for the vehicle.
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.

- d. Insurance you must have on the vehicle. You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge at the Annual Percentage Rate shown on the front of this contract. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

b. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information on a credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's fee and court costs the law permits. The maximum attorney's fee you will pay will be 15% of the amount you owe, unless a court awards an additional amount.

- d. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and if the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

- e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redawn). We will tell you how much to pay to redeem your right to redeem ends when we sell the vehicle.

- f. We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs, if the law permits, are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

- g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe on this contract or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrato contenida en el contrato de venta.

6. Servicing and Collection Contacts.

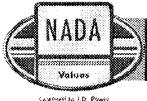
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. Applicable Law

Federal law and the law of the state or our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.



5/9/2017

NADA Used Cars/Trucks

Vehicle Information

Vehicle: 2011 Dodge Ram 1500 Regular Cab SLT
5.7L V8

Region: Southwestern

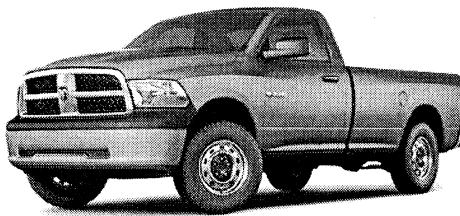
Period: May 9, 2017

VIN: 3D7JB1ET4BG631457

Mileage: 82,500

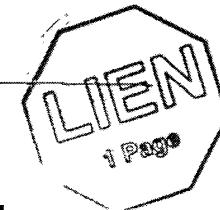
Base MSRP: \$26,740

Typically Equipped MSRP: \$27,715



NADA Used Cars/Trucks Values

Trade-In	Base	Mileage Adj.	Option Adj.	Adjusted Value
Clean	\$11,850	N/A	N/A	\$11,850
Clean Loan	\$10,850	N/A	N/A	\$10,850
Clean Retail	\$14,800	N/A	N/A	\$14,800



OKLAHOMA TAX COMMISSION

LIEN HOLDERS RELEASE FORMS

VIN: 3D7JB1ET4BG631457 VEHyr: 2011 MAKE: DODG MODEL: 150 BODY: PK
AGNT #: 2616 LIEN DATE: 11/08/2011 LIEN TIME: 10:25
LIEN DEBTOR: HAILE, VICKY J OR DONNIE JR

1328 W WASHINGTON DR
CHICKASHA OK 73018

LIEN HOLDER: ALLY FINANCIAL

PO BOX 674
MINNEAPOLIS MN 55440

REF#: [REDACTED]

TO: OKLAHOMA TAX COMMISSION
MOTOR VEHICLE DIVISION
P.O. BOX 269061
OKLAHOMA CITY OK 73126

TO WHOM IT MAY CONCERN: WE HAVE RELEASED OUR SECURITY INTEREST IN THE MOTOR VEHICLE DESCRIBED ABOVE, EFFECTIVE ON THE DATE WHICH APPEARS BY MY SIGNATURE.
PLEASE REVISE YOUR RECORDS TO REFLECT THIS RELEASE.

SIGNATURE OF REPRESENTATIVE OF SECURED PARTY

X _____

DATE _____

COPY 3